

MONDAY, DECEMBER 6, 1880.

Amusements To-day.

Abbry's Park Theatre-The Legion of Honor. Academy of Music-Martin.
Aquartum-Maric.
Booth's Theatre-A Cultrated Case.
Brooklyn Pa & Theatre-Sharps and Plats.
Chickering Hall-Lecturs.
Daily's Theatre-Needles and Pins. Grand Opera House-Jass Erro Haverly's 54th St. Theatre—Frince Admist Haverly's 5th Av. Theatre—The Obsidator. Haverly's Niblo's Garden Colored Masticla Haverly's Theatre, Brooklyn—Wilst anter & Bint's Concert Hall-Concert.

Madison Square Theatre-Stati Kiris.

Netropolitae Concert Stati, Broatway, These, and did it
Middleton's Dime Massessen—28 Howery.

Nevelly Theatre, Broaklyn, F. D.—Long Branch.

San Francisco Ministris—Broadway and 28th St. standard Theatre-Matrimony. Theatre Camique Mulligan Guards' Nominas. Loop Pastor's Theatre-Variety. Linion Square Theatre - Daniel Rochat. Wallack's Theatre-The Gur'no Windsor Theatre-Jack Sheppard.

The regular circulation of THE SUN for the week ending Dec. 4, 1890, was:

119.474 Weekir... 108.608 Thursday... 109.675 Friday... 108.976 Saturday... 109.497 108.929 110,981 Total for the week

Drawing to an End.

To-day the Fraudulent President will send to the two Houses of Congress his last anouni message. He is entering upon the last quarter of his term. The time is rapidly approaching when he will draw the last installment of his dishonorable wages. The favors extended to him as the national deadhead, who climbed into the White House by stealth, will soon come to an end.

The country has reason to congratulate itself that this infamous chapter in its history is drawing to a close. It might be becoming for the Senate and House of the present Congress to inscribe upon their journals a fitting condemnation of the great wrong whereby the people were deprived of the services of the statesman whom they chose to be their President at the election of 1876. Such a record would serve as a warning to corrupt men who might be tempted in after times to offend in like manner. But it will not be needed to perpetuate the recollection of this crime.

In the long future of the republic th names of many of its Presidents will be forgotten. But the pen of history will ever keep the fact before the mind of the nation that it was RUTHERFORD B. HAVES who, by the aid of forgery, perjury, and fraud filled for four years the office to which SAMUEL J. TILDEN had been lawfully elected.

Another Living Skeleton, or Something More?

CALVIN EDSON was a living skeleton. H had not flesh enough on his body for a hungry, starving crow to pick at. He was merely live bones and muscles. He used to travel round the country and exhibit himself, at twenty-five cents a head, as a curiosity; and a rare and thin curiosity he was And now there is another Epson. His game is not Calvin, but Franklin. He is

trying to organize a new Democracy, and the question is whether it will amount to anything, or will be a mere living skeleton A new Democratic organization is what is wanted.

To be of any utility it must be of the most popular character-alive, robust, healthy. strong; then it will be irresistible. It must be a real ground-swell of Democratic sentiment, and not simply a new trading post for Democratic hucksters.

Not the Right Man.

Gen. OLIVER O. HOWARD has come East The Tribunc is informed that Mr. HAYES and Mr. Ramsey intend to make him Superintendent and Commandant of the West Point Military Academy, to succeed Gen. Scho-

Gen. Howard is a Christian soldier and a naturally humane instincts. He once con-JOSEPH without much effusion of blood. He oursued the Chief Joseph for many weeks without unnecessarily harassing him or even putting him to what would be regarded as a momentary inconvenience by an agile indian warrior with a sense of the humorous.

But the Superintendent and Commandant of the West Point Military Academy is, we believe, intrusted with the pocket money furnished to the cadets by their parents. He constitutes, in effect, a savings bank in which the cadets are depositors. A great majority of the cadets are white; at times some of them, however, are colored.

Grant for Senator.

We had fancied that Senator CONELING was going to have the exclusive use of Gen. GRANT as a candidate for Senator. But it seems that Senator Cameron, whose power as a boss appears to be in danger from the candidacy of one Mr. GRow, also lays claim to the ex-President.

We do not see how these rival claims for Gen. Grant can be disposed of, unless by the method which Solomon proposed to

employ in disposing of the baby. Or, since nobody seems to be sure what State Gen. Grant really inhabits, suppose the bosses have him elected in New York, Pennsylvania, and Illinois, and let him take

his choice. The Reward of Thrift.

In less than three months Mr. R. B. HAYES will return to Fremont, Ohio, to look after the sheep which his uncle left him. He goes back a richer man than he came.

Four years in the White House have given Mr. HAYES \$200,000 in salary alone. The salary belongs to another man. No matter; has gone into his pocket. Besides this, he has had the White House contingent fund at his disposal, to say nothing of the extra appropriations voted for the Executive Manon. These extra appropriations have been frequent and large, thanks to the watchfulness of the faithful Rogers. Most of them have been applied directly to the maintenance of the HAYES household. They have amounted to at least \$15,000 a year, available for domestic expenses, and in addition to the salary proper.

Mr. HAYES has saved at least three-quarters of his salary. One hundred and fifty bousand dollars will go back with him to Onlo. That sum will buy a good many theep, if he decides to devote the remainder of his life to growing wool.

It is right that Mr. Haves's reputation for thrift should be acknowledged and undera'coal before he passes out of sight. People are very little now about what Mr. HAYES cays or does. In a few months they will conse to care at all. But it is fair to say that he is the first person ever inhabiting the White House who has converted the opportunities of the place into a system of money getting and saving. The small trickery and mean parsimony

used to further this main object of Mr. thought in religious matters. Men had HAYES'S ambition would seem incredible, if the facts were not notorious. Determined to make the most of his four years in office, he has kept a tight clutch on every dollar that was not absolutely needed for the support of his family. The ordinary hospitality of the White House has been grudgingly dispensed; the extraordinary occasions have been dispensed with altogether. To conceal niggardly practices, and for no other reason, a sham temperance crusade was begun. Mr. HAYES's professed total abstinence principles commanded respect only before it was discovered that they were professed simply to save the cost of wine.

Let Mr. Hayes have all the enjoyment that can possibly be derived from a fortune acquired as his has been.

Trade at the Beginning of Winter.

The beginning of December finds New York fuller, busier, noisier, though perhaps not dirtler, dirty as the streets are now, than ever before. Late as it is in the season, the great dry goods houses are crowded with orders, and unusually heavy forces of clerks are kept on the jump.

The uproar down town is tremendous. There is no great city in the world which knows its equal. New York has not yet eached the stage of confusion toward which Mr. RICHARD GRANT WHITE looks forward with so much disgust, when living here will be like living in a boiler factory, but it is certainly even now a wonderfully noisy city.

The rush of business is so great that everybody seems to be in a hurry, and both men and horses are on the alert from the moment the machinery of trade starts in the morning until the turning off of steam at night. With the locomotives rumbling and blowing along the railway tracks overhead, and on the ground the horse cars. omnibuses, carts, drays, carriages, and hurrying pedestrians, all joining to add to the noise and confusion, the city does indeed seem to be in hot haste to get rich, and utterly indifferent to the sweets of repose and leisure. It is enough to drive a rustic mad.

And the enormous extent of the business the steady demand for all articles of merchandise, and the vast quantity of money seeking investment are stimulating men to the madness of speculation. Fortunately the present prosperity of trade is the result of natural and healthy causes

Great crops have enriched the country. An exceptional economy, practised very generally, and for five years, has left the people with innumerable wants, which they are in haste to supply now that they have the money. The political campaign is over, and an indisputable result has been attained. The energies which politics absorbed are turned again to commerce and the pursuit of material ends. The stitches dropped during the canvass must now be taken up.

There is certainty in the immediate political future; credit is on the best basis we have known for ten years at least; the temporary stringency of the money market is relaxing; the business outlook is bright; the holiday trade is sure to be of magnificent proportions-all the conditions are favorable for the speculators. They find men sanguine, and therefore ready to take alluring views of the possibilities of the future

Speculation has entered briskly into the wheat market. The prospects of a fairly profitable trade, if legitimately conducted were never better; but we shall have a large enough surplus of wheat to keep prices steady, just about where they are, and any attempt to produce violent fluctuations will only result in general damage. There is no justification for them.

In Wall street, too, cautious investors can ise their money to profit, and good prices for sound securities are manifestly justified by their real values. The leading railroads are doing an enormous business, and their earnings are even greater than last year at this time, the percentage of increase being twenty or twenty-five per cent. But buyers need especially to keep their heads cool when the market is high.

The cold weather at the South in the latter part of November has stimulated speculation in cotton. Its early prevalence at the man whose profession has not obscured his | North, with the consequence of putting a stop to inland navigation, has given new ducted a long campaign against the Chief | impetus to speculation in breadstuffs, and fluctuations for which there was really no normal necessity have occurred.

The steel rails and the fine condition in which most of the roads from the West to the East have been got, the superior rolling stock, the more perfect system on which they are run, and their improved and enlarged terminal facilities, have made possible lower rates for freight, which successfully compete with inland navigation and render its close a matter of comparatively small account so far as concerns any perma-

nent effect on the market. Everywhere speculation is at work. It is the only present enemy of trade. If it is kept in check, business will move on with steady steps; but if it gathers force and intensity, and increases in passion, we are likely before long to be brought up sharply. and the greater the impetus the more disastrous will be the effects of the sudden stop.

The True Subject for Dr. Storrs.

On Thursday evening the Rev. Dr. Stones delivered one of his most ornate addresses at the Academy of Music on "John Wyc-LIFFE and the First English Bible." Wyo LIFFE translated the Bible into English from the Latin Vulgate about five hundred years ago, and the meeting before which Dr. STORES spoke was held in commemoration

The introduction of the Bible to the English-speaking race was unquestionably one of the most important events of religious history. As the ability to read increased and greater facilities for circulating the Holy Book were acquired, the Bible itself became the text book of religious faith, the spiritual chart, of the English people. The habit of referring to it as a guide in all matters of faith, of testing creeds by it, and of appealing to it for religious counsel and direction, became fixed among them. To their religious phraseology and their religious thought it gave a character which distinguished them from those of other races of Christians not accustomed to so direct and constant communion with the sacred writers.

For many generations the majority of English-speaking people have been more familiar with the Bible than with any other book; and as for our own early settlers, of New England especially, it moulded their ideas, both religious and political. So marked was this that our literature and our speech still retain an Hebraic tinge referable to the Scriptures alone. On no country has the Bible left a deeper and broader mark than on this.

But the habit of turning to the Bible as the only final authority, and of applying individual judgment to its interpretation, has begot an unparalleled variety of religious beliefs among the people of the race speaking the English language. It has encouraged hostility to ecclesiasticism, provoked criticism and denial of the authority of churches, and stimulated independence of

their Bibles to guide them, and could judge

for themselves as to what GoD required. No other book in our language has been circulated so extensively as the Bible. Vastly more copies of it have been printed than of any other, or of whole libraries of others. Private enterprise and associations for religious propagandism have joined in pushing it before readers, and the printing presses are now turning out more Bibles than ever before. Since the beginning of this century the two great Bible Societies of England and the United States alone have circulated from 125,000,000 to 150,000,000 copies of the Scriptures.

WYCLIFFE's translation of the Bible into English, somewhere about 1382, was therefore an event of far-reaching consequences to the world, so far as it is influenced by the English-speaking race. Dr. STORES could not have had a better opportunity to round off polished and glowing periods, to indulge his taste for ornate rhetoric, than that the commemoration at the Academy of Music gave him.

But he might have profitably spent his time in discussing some of the results of this long and widespread Bible reading which are not of a sort to encourage a theologian of his school. The independent judgment which once demanded that all creeds and dogmas should be tested by the Bible fixed the habit of individual criticism of religious doctrines and systems. First the Bible, as the author-Itative word of Gop, was made the test; but now that same judgment proposes that the Bible itself shall be tested by reason, to discover whether it is the veritable Revelation it assumes to be!

It is at the time when this proposition is most urgent and extensive that the new Canterbury revision of the Bible is passing through the University Presses. WYC LIFFE's translation was sent out in small numbers and in manuscript copies to enlighten the ignorance of England regarding the exact language of the Scriptures. King JAMES'S version, which we now use, and which for two centuries and a half has been the text book of English Protestant faith, has familiarized the race with the words of Scripture. The new version will come to them, therefore, with a fresh rendering of a book of which they have full knowledge, but upon which a considerable proportion of them are beginning to look skeptically or critically rather than with unquestioning faith and devout reverence.

Five hundred years after John Wycliffe's translation of the Scriptures, the Church is not so much asked to defend its dogmas with the Bible as to defend the Bible itself as the Book of Revelation. That was the greatest possible subject for Dr. STORRS, but he chose the easier one for his address

Enlarging the Scope of His Own Powers.

Mr. CHARLES PELHAM CLINTON may have passed under ever so many aliases, and may have done more or less misdeeds; but the rule that by whatsoever name he may be called he is entitled to the same strict and impartial justice still holds good. So also does the time-honored and all-important dectrine that he is to be presumed innocent until proven guilty.

No man in this State is to be taken ur and put upon the defensive on the broad and general assumption that, for several years previous, he has been-to use a prevalent, loose, slang phrase, fit only for the modern Evening Post-" a fraud."

When Mr. Police Justice Smith struck about wildly in court—to use another phrase suited to the same journal of polite litera ture-to get hold of a specimen of the prisoner's handwriting, and exclaimed to the accused: "It is my object to find out whether you are a fraud or not," this police magistrate was taking a more latitudinarian view of his own authority than is strictly legal If Mr. Police Justice Smith considers it his mission" to lock up all the "frauds" in New York, he has an undertaking on hand altogether too extensive. The jails would not hold them, while some pulpits might be vacated by even an imperfect attempt to carry such an idea into effect.

It is not very clear that, upon the evidence, the Police Justice had any right to lock up the young man-whatever his character may really be-at all.

If Mr. HAYES's message agrees with some of the predicted abstracts, it will avoid doubtful and important subjects, and dwell on those about which there is no difference of opinion and no need of further information.

HANCOCK and GARFIELD seem to have run nearly neck and neck on the popular vote, while each was more than three hundred thousand short of having a clear majority over all.

Some people express doubt whether GRANT, who has married his children to the children of millionaires, and is overrun with offers of enormous salaries from all sorts of corporations and companies, will consent to be put upon a charity footing, even by the rich men of New York, Philadelphia, and Boston These doubters forget that GRANT takes whatever is offered to him, and has no extra sensitiveness where money is concerned.

While Senators Woodin and Pitts are investigating the question of insane asylum management, there is one fact which they might well consider. The city of New York has derived little or no benefit from the \$5,000,000 in has been obliged to pay in taxes during the last ten years for insane asylum purposes. The Legislature has seen fit to creet and maintain costly asylums in other parts of the State—at Utica, Poughkeepsie, Auburn, and Middle town-but has entirely neglected the great centre of population where such an institution is most needed. Meanwhile the institutions on the East River islands have become over crowded and inadequate.

The work of pacifying Cuba has again been completed, according to the Spanish authorities. Nearly all the insurgents have surrendered, and the few straggling guerrillas still at large will leave the island at the first good

Well, it does look rather dark just now for the auss of the patriots. But what of that? Cuba libre! The blood that has been shed for liberty has not been shed in vain. It may not be this year or next year, but sooner or later, in one way or another, Cuba will come to her own.

Brazil has voted a credit of five million milreis for increasing its navy, and four mil-It is not pretended that Brazil wants war, or is in danger of it. But the Argentine Republic has just got a new and formidable ironclust, and so Brazil must spend more money. It is melancholy to see European rivalries in expensive armaments aped in South America.

A very interesting observation was made in England early in November, which seems to favor the theory that the perihelion of Jupiter not only excites unusual convulsions, both it the sun and in that planet, but produces minor but appreciable effects on our own globe. Or the night of Nov. 2 Jupiter was seen to be powerfully disturbed. The great red spot and th equatorial belts glowed with unusual brilliancy and black specks, like sun spots, dotted the equatorial regions. The next night a splendid display of the northern lights was seen in England. The bright curtains and streamers of the aurors were shaken neross the northern heavens for hours, their colors shifting from white to red and green. The study of

the physical influence of the planets upon each other and upon the sun is yet in its infancy, but facts are accumulating that bear directly upon this subject. There can be no more fascinating branch of investigation. It is astrology stripped of superstition.

tion, buckshot, and steam pinnaces armed with seven-pounders for river transit. This is the sort of apparatus usually described as designed to keep the peace. Should the world's fair of electricity, to be

To-day the Valorous starts for the south

of Ireland with a load of small-arm ammuni-

held in Paris pext summer, happen to include among its exhibits an electric light really pleasant to the eye, it would have something valuable to boast of. There is a chance for the street cleaners

just now to earn reputation. Mud hardly requires even brooming; it can be gathered by the shovelful. But the cleaners will perhaps wait for the mud to freeze, and then go at it Perhaps the Pennsylvania preachers who are making a fuss because the Governor, in his

Thanksgiving proclamation, did not describe the State as a "Christian" commonwealth, have not maturely considered the matter. Are the politics of Harrisburg and Philadelphia Christian? Did these preachers ever visit the min ing districts of their State? Are they prepared to maintain that the spectacle there exhibited of thousands of human beings wearing out their lives in squalid wretchedness is one in which Jesus of Nazareth would recognize any trace or hint of the religion he taught?

On Wednesday the KEELY motor stock holders are to hold their annual meeting at Philadelphia, and to choose thirteen directors for the company. In these days, when so many wonderful mechanical devices are earning money for their owners, the patience of the KEELY stockholders has been monumental Regularly once a year they are told that the present condition of the motor is unusually favorable; that the power developed from thimbleful of water has been made to turn a wheel sixty times a minute for sixty successive hours, or something of the sort; and that Mr. KEELY is only waiting for a new piece of machinery, strong enough to resist the action of the motor, which tears all ordinary machiners to tatters, before giving a public trial which will demolish doubt, silence skeptics, and put the stock at a premium. The ever-patient stockholders inquire when this new machinery will be ready; they are told that it is hored to have it done in six weeks, but that in two months at latest the decisive trial of the motor will begin. Then they dream of dividends and wait patiently for a twelvemonth, when they go through exactly the same experience.

Sheik ABDULLAH has again defeated the Persians with great slaughter near Urumiah taking three guns. It would seem that destroying twenty-five Kurdish villages and slashing off the heads of 300 Kurds for public show in Tabriz did not have that soothing effect which Persia expected. She may yet have to call on Russia for help to repel these mountain warriors, in which case she will pay roundly for the assistance.

Brooklyn's Baptist preacher-politician the Rev. J. HYATT SMITH, a Congressman elect is proposing to secure in advance some of the fruits of his success by basing a lecture on his experiences in the canvass. Most men who had thus made their calling and election surwould be content with their prospective honors and emoluments.

When JOHN BRIGHT said that in the England of to-day "the working classes care a little for the dogmas as the upper classes for the practice of Christianity," some persons thought he went too far.

But either JOHN BRIGHT knew what he was talking about or two high dignitaries of the Church of England are equally under delusion At the recent Church Congress the Bishop o Bedford, who read a carefully prepared paper on the religious condition of the English work ingmen, said this: "The feeling of the masses that of simple indifference." startling was the report of Canon Barry, to whom was given the duty of studying the religious condition of the upper classes, "Uncense of a conscious godiessness, and a reso lute self-trust and self-will are their only rule

That is to say what religion still exists it England is practically confined to the so-called middle classes. But even about these the reporter at the Church Congress had to say that they "display deplorable moral weakness in reference to commercial transactions." That is to say, their piety does not prevent them from lying and stealing.

Yet English clergymen go on wrangling about estments and altar candles

The testimony given by other Anglican dignitaries touching the decay of faith and piety in England is confirmed by the evangeli cal Bishop of Liverpool. In that city, he says in London, in the great manufacturing towns, and in the Black Country there are districts in which Christianity is, to all practical intents and purposes, unknown. With things in this ondition, it seems rather a queer time for English Bishops and Judges to be silencing and locking up preachers for eccentricities of dress. or even of belief on points of minor importance.

Another Bridge Contract. The question of awarding the contract fo he from bridge over Franklin square, in connection wi he approach to the East River Bridge, is to come before the trustees of the bridge this atternoom. Buts were in vited for the structure from contractors based upon the own plans as well as upon the plans of the engineer own plans as well as upon the plans of the engineers and among those received is one from the Edgemos from Company, based upon its own plans, for \$130,038. The price for pound manned in the bull by this companishment is nearly three times as under as that at which they too the contract for formishing the steel for the superstricture of the main span. Although the bull is the highest one received, the time Engineer has recommended that the accepted, and that the bridge be constructed upon the contractors' own plans. The Kelleng Bridge Company has also handed in a bull occupant the bridge proof the continuers' plans for \$102,094. As this is the livest bull the superstry of the manners of the Board are in favor of accepting it.

Carp Culture in New Jersey.

Twenty ponds and streams in Morris County tates Senator Ramtolph, Congressman Cutier, and other ominent residents are interested in the enterpri

Banks United Against the State Tax Law Fifty-nine of the national banks of this city save united in resisting the State tax faw, and the S onal Bank of Commerce has been singled out to mo extrase. Heretofore the banks have fought the ais in the State courts, and they have been dolen it Judge Wallage in the United States Court for or? First District of New York, recently decided the tit. National Exchange Bank of Athany in Tayor of States and how the case of the National Hank of a write of this city has been trainered to the Uni-latest fourt. In the expectation that the opinion of a nation will be sustinged by the Judge for this dist he proceedings are begun in write in equity.

Swies Patriottem. TO THE EDITOR OF THE SUN-Sic: Having

be assumption that only a few old families would on o the partition of their country. This is a great mista or there is not a country in the world, whose child se more particle than switzeriand's. I might yent History reheats itself, and the Swiss who repulsed the invoders many times can do so again it strucked. New York, Dec. 4. Text. A. Bauteris.

To the Editor of The Sun - Sir: In view of the atarmiz spiend of diphtheria, sair not time for the authorities to think of closing the public schools?

The Diphtheria.

Token with a Fly.

F. J. Van Valkenburg of Fulton, N. V., caught 1,213 in in Owners Elver, between May 23 and Oct 20, 1880. I which 803 were taken with the fly.

THE MORTGAGES OF THE WEST.

The greater portion of the cultivated lands west of Ohio is pledged to Eastern money lenders. The securities obtained for the money lent are known as Western farm mortgages. Of the real value of these mortgages, of the methods employed to obtain them, and to invest the Eastern money securely, little is known by the people who ceaselessly search for bonds bearing high interest. The extent to which Western farming lands are encumbered is faintly comprehended by the buyers of these securities. There is a widespread belief among the investors of small sums who live in the Eastern States that real estate affords much better security than personal property. This belief does not extend beyond the Mississippi River. West of that stream a chattel mortgage is the security preferred.

Suppose the case of a man who has \$1,000 to invest, and who is not satisfied with six or seven per cent, interest. He wants ten per Having seen the flaring advertisements issued by the firms offering Western farm mortgages for sale, he decides to invest in one or two, or it may be in three, of these securities. They are supplied in any denomination desired. Some of the great loan and trust companies, and many of the so-called banking companies of the Eastern States, keep these securities for sale. The investor applies to one of these companies for a \$1,000 mortgage, bearingten per cent. Interest. If the mortgage is not in stock, the company gives a receipt for the money, and the next mail carries the cash to its agents in the far West. These agents are generally corporations chartered by the State in which they operate, and are called loan and trust companies. They negotiate all the loans made by their Eastern house in the State where they have a charter.

The Western loan and trust companies are the head centres of the farm mortgage system. Their working staff consists of a President, a Secretary and Treasurer, an Examiner of Lands, and a law firm to attend to the foreclosing of mortgages in the United States courts. These companies have sub-agents in all the country towns. Their lines of watchful men stretch from the Missouri River far out into the arid belt of land bordering on the ninety-ninth the one hundredth meridian. They are always alert to take advantage of the necessities of the struggling farmers who are cultivating a sunbaked, wind-swept soil, and always active to induce them to borrow money.

The \$1,000 to be invested arrives at the office of a loan and trust company, say at Topeka Kansas. At once word is sent to one of company's sub-agents that they have \$1,000 to oan. The sub-agent knows all the needy farmers of the county. One of these farmers is informed that \$1,000 is to be lent. The farmer goes to town. A great sheet of paper partially filled with printed questions, is brought out, and the owner of Western land formally applies for the loan. The applicant is asked many questions concerning his age, his wife's age, the number of his sidren, the amount of live stock he ewns, his health, and what he intends to do with the money if he succeeds in getting it; his moral character is dwelt upon, and the blank spaces on the great sheet of paper are filled with the written answers to the printed questions. The only item of interest to the Eastern investor, that of the actual worth of the land, is slighted. The certificate to the moral worth and true goodness of the applicant would, if true, be a passport to heaven.

The application for the loan is forwarded to the company at Topeka. These incorporated investors of other people's money on a commission, being experts in estimating true goodness, approve of the moral character of the needy applicant, and send either a callow youth inclined to consumption and theology, or a gray-bearded philanthropist to go through the farce of examining the land. "Well, God made it, and it must be good," is the pious conclusion reached by the examiner, and he certifies that the land is ample security for the loan applied for. The only point that should have been considered, that of the value of the land, has been trusted not to the agent of the investor, but to the agent of the loan and trust company.

The farmer and his wife sign a huge trust deed and a lot of gilt-edged coupon mortgag notes. These are sent off to the head centre at Topeka. The loan and trust company keep ten per cent, of the \$1,000 to repay them for their trouble, sending \$900 to the sub-agent, who again charges his commission of from five to ton per cent, not on the \$900, but on the \$1,000, the tarmer receiving \$850 for his notes for \$1,000 secured by a mortgage on his lands. have known twenty-two per cent, commission paid for money obtained from loan agents. At the present time it can be had at from five to ten per cent, commission, and mortgages can be renewed or extended without any commisfore 1879 was generally shaved about fifteen per cent. the mortgageor receiving eighty-five per cent, of the face of his mortgage and paying ten per cent, interest on the par value. If the mortgage has five years to run, the interest the mortgageor pays is not ten per cent., but a trifle over fifteen per cent.

In one county in the Golden Belt'of Kansas. probably so called because Jay Gould has the district firmly in his grasp and wrings gold out of its poverty stricken inhabitants by high freight charges on his railroads, there are 2.880 one-quarter sections of land. I know the county well, having shot prairie chickens and rode after hounds over the most of it. There are at least 600 one-quarter sections of worthless land in the county, land that has not been settled on. and that will never be cultivated. This leaves 2.280 farms of 160 acres each that are occupied Of these, 1,600 are mortgaged, to the total amount of \$1,500,000. The farmers of this county are paying \$150,000 per year interest money on land mortgages alone. The amount of interest paid on chattel mortgages, machine notes, store bills, and on delinquent taxes in this county is at least equal to the amount paid on the land mortgages. In the same county the taxes are from three to five per cent, on an assessment made by the township trustees, who are required by law to place a full valuation on all property. Is it any wonder that the farmers of Kansas are poor? If there were any vacant public lands fit for agricultural purposes, nine-tenths of these mortgaged farms would be abandoned. There is no vacant land. and the owners of the encumbered property are oreed to stay where they are. The exhaustion of the public lands, the financial difficulties of the Kansas farmers, and their desire to abandon their mortgaged property, will explain the flores temands made by Kansas for the opening of the Indian Territory for settlement by white men.

The folly of paying a company a commission for investing money is so plain that it need not be dwelt upon. In the multitude of agents, sub-agents, and examiners employed there are some who are dishonest, some who, for the sake of securing the commission, will place the Eastern investor' money on any unencumbered land, regardless of its quality. This is known as making a sale, and is considered a rare good joke by the man Last spring I was in East Bend, Kansas, While

there I heard of the most energetic of loan agents. He daily made careful examination of the United States Land Office books, and when any homesteader or entry man proved up on his land, he at once wrote to him that he ould borrow money on very reasonable terms, He did a thriving business; but the land offered and accepted as security was not of the best quality. Many of these mortgages are dishonestly

The loan agents may not in good faith, but the farmer schemes against the investor from the first. Let me illustrate by stating a case I know to be true. A man came to Kansas eight years ago. He had been unfortunate in a business carried on by moonlight in the mountains of North Carolina. Some meddlesome creatures employed by the general Govornment interfered with his operations, and wrongfully-so he said-deprived him of his property. He came to Kansas without a cent He worked hard for monthly pay, and saved his wages. Entering a piece of vacant Government land he built a house.

bought a team of horses, and opened his farm. Being successful with a wheat crop, and receiving a good price for his grain when he marketed it, he bought a quarter section of railroad land adjoining his claim. Another good wheat crop set him on firm legs financially, and he increased the breadth of his wheat sowing. He was out of debt; teams, tools, and young stock all paid for. The dispater that in evitably overtakes all Kansas farmers sooner or later overtook him. Crop after crop was blasted. He mortgaged a growing crop to obtain groceries for his family. Finally, realizing that the over-production in other portions of our country had reduced the price of wheat that the struggle in Kansas against Jay Gould and nature combined was an unequal one; and fearing that, in the near future, the Red River and Saskatchewan regions would force a bitter competition on him and on all other southwestern wheat growers, he resolved to draw out of the fight and emigrate to some more favored State. He mortgaged his real estate for \$2,200. He placed chattel mortgages on teams, tools, household furniture, stock, and on growing crops. Repeiving the money he put it in his pocket and kept it there. Harvesting 300 acres of wheat, he threshed it and sold the mortgaged grainabout 3,000 bushels. The night he returned from town after selling the last loads of the wheat the bows were put on two wagons; the white covers were stretched tightly over them meat, flour, meal, blankets, fryingpans, and s box full of groceries were loaded into the wagons. His wife and children clambered in The wagons rolled off, and were soon lost on the billowy sea of land stretching for hundreds of miles to the west. Where did he go? No one knows. He simply disappeared, and with him disappeared \$5,500 of other people's money.

This is but one of many similar cases, I know of five families leaving one township las fall. All of them abandoned their mortgaged farms. All drove mortgaged teams and wagons out of the country. Not the slightest trace of them was discovered by the officers sent in pursuit. Never again will they be seen or heard of in Kansas. As ships sail out to sea and disappear, never to be seen or heard of, so do the white-domed wagons roll away from mortgaged homesteads and disappear on the western plains. The exhaustion of the quantity of public

lands fit for agriculture will speedily result in a higher price for Western farming lands. The enormous immigration that threatens to increase as the harvest years pass by, leaving the farmers' bins filled with cheaply produced wheat with which to distress the European agricultural laborer, will result in cheapening agricultural labor in this country to such an extent that many farms now considered unprofitable will in the near future be worked to a profit. Land that will produce crops three essons out of four: land that borders on the Arid Belt, where a loss of crops is experienced only when the hot southwest winds overlap their proper zone, is, I consider, good security to lend money on. Money lent on land situated in the Arid Belt is lost. It is known that the Rocky Mountains are

well veined with the ores of gold, silver, lead, iron, and copper. The great majority of the eins of gold and silver ores are of low grade. They cannot be worked at a profit until a lower transportation service than that now in use is obtainable; and cheaper labor is also needed. If the immense immigration that is now moving ous in an ever-increasing volume continues for a few years, the cheaper labor will be supplied. Then, with a mining interest in Colo rado and New Mexico conducted on the Pennsylvania plan of mining honestly for a moderate profit picked out of the mine, instead of a profit picked out of the pockets of credulous men who invest in mining stock, there will be an ever-growing market in the Rocky Mountains for the agricultural products of Kansas and Nebraska. The supplying of this market will naturally belong to the territory next east of the Arid Belt. For these reasons, and these alone. I believe that the holders of mortgages on good land in Kansas and Nebraska will not suffer a loss of money even if they are comemigrants left Germany, but in the seven years which pelled to foreclose, or if the mortgageors abanollowed, from 1873 to 1879, the whole number only don the property. FRANK WILKESON.

CURRENT SPORTS AND COMPETITIONS.

The season for autumn out-door sports is over. It is early time for sleighing, skating, and earling to begin Still, horse racing continues in California and some parts of the South; while on the 1st of this month a profesional scutting race of three miles on the Potemac cours was won by Kennedy over Lee and Plaisted. The two atter are also entered for a regatta in New Orleans. On Sec. 1, too, the Fountain Gun Club shot off the postpones part of its Thanksriving match, while Creedmoor will offer on Christmas Day another novel contest. Thus the growth of the popular taste for athletic aports is seen in the prolongation of the season.

Trickett has hard luck. Having beaten Ross with ease ccidental foul, he was in turn overcome by the New Brunswick man on Saturday last. He has lost time oney, and reputation by his present tour in Barland; till he could probably outrow the best of the Thames and Tyne oarsmen.

Philadelphia's billiard tournament ended Saturday evening, McLaughlin winning the first prize and the State championship. Nelma the second, Estephe the third, and Dodds the fourth.

The great sporting event of the past week, the Robin's Island field trials, brought together more fine dogs than and ever been seen on a like occasion in this country. Barring some disappointment over the decisions in regard to heat winners and prize winners, the participants generally emoved a rare week's treat. It is only a tew years since blooded, dogs were rated and sold on their appearance in bench. disws; but now that the practical test of fleid trials has some into verue here, it will no doubt form a leading elenent in making and breaking reputations.

The proposed Princeton and Columbia match at foot on his already won it by formittine. There was little loubt, probably, as to how it would have gone on its erits the champions being a stronger team than the tonship still another year

Rowing is likely to be the rare in Findland until after the Hamisu-Laye of month, it is well that Hamisu's supporters have allowed him to row in this match, as his acceptance has already destroyed any suspicion of his willingness to row anybody at any time. The loser lights, Elliott, Boyd, and Hawdon, have agreed to row in e new prize regutta of the American company, and Hosmorhas challenged both Edicti and Nichelson to a match for \$500 a side, asking five minutes' start from light. As he is probably a twitter cursman than onto I the Englishmen, his demand of allow thee is not likely

A remarkable pedestrian tent is presumably going on n England, as their, the well-known walker, was to have started some days since to attempt 2500 miles in 1500 need two hours. His failure to accomplish this would

Coldard, the British Colombia champion earsman, is ow anatous to make a match with the great Hanlan, and to gain regulation, if not stakes, thereby. He should be reserved for next year in order to have sometody left for rowing with the Toronto scaller.

There are at least two renowned Whistlers in the world, painter and the wrestler. The latter, having per-ned the leaf of wrestling even Ribby to a draw, has cit authorized to challenge the world. This appearance of a new combatant has brought back into the wrestile

An Alarm in the Chicago Grain Exchange. Citicago, Nov. 3n. - One of the recent facts es

ese gentlemen say that, in contarison with women

If it was possible to go through the without once taking sold, many of the curror, and not all yell the miner as most all or the warmed the avoided. He shows the all the warmed to so happy an exemption, it is well to resonantly fast for Japhe's Expectorial to well to resonantly cough a mineral sold, and the same distriction of the well to be a superior of the same distriction of the same

BUNDEAMS.

The first American city to light in

-Bret Harte has been laid up at Newsteac obbey, where he has been with Mr. and Mrs. Web A Venetian steambont company has en tormed, and the days of gondolas are my

Joseph Dean got angry at a refractory buil which he was leading through Springfield, Mass and cut the beast's throat.

Hawthorn asked Pierce for a chew of bacco at Richmond, Iti. "I haven't any," said Pierce You he," said Hawthorn. A fight cusued, and Haw

The editor of the London Times paid \$2,000 for the privilege of publishing selected chapters from Lord Beaconsteld's new romance a low days be-

fore the work appeared. When the whiteness of Philadelphia corsteps is taken into account, the revence of Henry yers, who smeared the steps of four enemies houses, ith coal tar, seems all the blacker.

Frank Barber of Chicago is a humble sator of the great violators of financial trust. He apopriated to his own use the \$5 which a dying beggar districted to him for his wides San Francisco is an Eldorado for pretend.

ed noblemen. The last to go through the usual priscess of social posturing, horrowing, and running away, was an Italian who called him self Count Laccana -The late engineer of the Austrian arms actory has invented a repeating rifle of novel c non, and the German infantry rifles will be converted an his model. It greatly increases the firing capacity.

-When Mrs. Pearson undertook to cut r throat at Springfield, Mars, her little boy caught her hand, and bit it until she dropped the weapon. Butthe nd's interference did not finally save her, for she subs-

-A ragged old tramp was arrested at Buffalo. When taken to the police station, and subjected to the customary search, he resisted furiously. His rea on was apparent when \$3.242 in bonds and money was nd sewed up in his clothes.

Mrs. Long of Baltimore was until lately a retiring, sedate woman, the widow of a wealthy mer chant, and devoted wholly to domestic affairs. Now she

is preaching on the street corners a religion which she says she has been commissioned by God to make known to the world. Though instance on that subject, she b rational in other respects. -Goldwin Smith, in the five years of his Oxford University course, won the Hertford, the Ireland a first in "Greato," the Latin verse, the Latin essay, the English essay, and to crown all, a fellowship at the Uni

and in 1858 was made, by Earl Derby Regins Professor of Modern History, with a salary of £650 a year. -The Director of the Mint's inquiries into he annual production of the precious metals in this country have convinced him that in arts and manufac tures the United States employ about \$10,000,000 worth of gold and about \$3,000,000 worth of silver a year. France absorbs about the same quantity, and the swo countries employ the half of what is used in this way in the civilized world.

versity. He remained an Oxford man for twenty years

-The Williams College graduates in northern Ohio have formed an Alumni Association. Graduates had dwelt in northern Ohio many years, but they torgot about forming an association until the elec-tion of Garfield reminded them that they had a mission to fulfil. They are now overflowing with zeal for Alma Mater, and have invited Carfield to dine with them and -There is no doubt that for a year or

more the most fashionable Methodist congregation in Troy, N. V., ad a lunatic for a preacher, in the person of the Rev. George J. Brown. He was an eloquent and popular young clergyman; but a mental disease came upon him, and it was not until ne was wholly derauced that the Conference retired him from active ministry He died, a few days ago, in the Utica Asylu -In 1876 more than one-half of the marringeable women in England and Wales were spinsters. In 1850 ave of our Eastern and Middle States and an excess of males, and four an excess of females ranging from I percent to 7 percent. In 1860 only two of these States showed an excess of females, all the

others a marked increase of females. In 1870 every one of the Eastern and Middle States had an excess of women, the excess in Massachusetts and Rhode Island exceeding the ratio of England and Wales. -Since 1921, it is calculated in some lately ublished and carefully prepared statistics that at least 3,500,000 Germans have emigrated, and of these 3,000,000 rave gone to the United States. Between 1821 and 1830 oth years inclusive, the total number of emigrants was mly 8,000; between 1831 and 1840 the number reache 177,000; between 1841 and 1850, 485,000; between 1831 and 1850, 1.130,000; and between 1831 and 1870, 970,000. From 1870 to 1872, inclusive again of both years, 270,000

-It will be some consolation to those afflicted with seasickness to know that William III., whom Macaulay makes something near a God, was a martyr to this mainly; so were the great Lord Selson bravest of brave seamen, and Abd-el-Kader, account on and Prince Albert, conquerors in war and peace Sarah Bernhardt, powerful to charm the theatrica gods, could exercise no inflience over Neptune; and now comes Sir F. Roberts, the hero of Afchanistan, to declare

ow his soul sickened o'er the heaving wave, and he had to call on the stewards. ... The finest floors are said to be seen in Russia. For those of the highest grade tropical wood are exclusively employed. Fir and pine are never used as in consequence of their sticky character they attract blackened. Pitch pins, too, is made to shrink, even ofter being well seasoned. The mosaic wood floors in Bussia are of extraordinary beauty. One, in the Summer Pai ice, is of small squares of ebony inlaid with mother of by exporting small blocks of oak for parquet floors

There is an active demand for these in France and Ger-many, but none in Eugland. -Dr. B. W. Richardson, the well-known English authority on hygicie, referring in a recent lee ture to the divisions of temperament established by Hip portates and Lord Racon, said that his own division was into the samenine, which he associated with the Celti-race, the nervous, which characterized the Saxon race he bilions, which showed itself in Eastern or Semin ood, and the lymphatic, which was noticeable in the Northern or Scandinavian kind. He believed the time would come when the schoolmaster would be able to classify his scholars by a study of their temperaments. and gave some practical limits as to the particular modes of dealing with children distinguished by the tempera-

nents to which he had referred When a distinguished neademician was recently buried at Pere in Chaise an enormously latsen theman, quite cut on breath, rushed up and took his place among those scandly round the grave. On listen ing to the functal oration our fut friend west abund-antly, declaring he had never before known haw rieses antity, declaring he that never hence known have exceed a man his deceased relative was. However, as the orator went can be seemed to see there must be some mistage, and soul to one hear him in a solution winsper. These purchas, moreour, but is it not No-these are burying. "No. 11 to M.—, the neighborhouse." Whereon the fat gentleman exclaimed with rather decent operay, "Saprest - I have mistaken the outsided and he ran off, within his eyes, to find the right tomb

The betting men of California are 1977 ed and excited. An enormous amount of most 3 was sked on the result of the Presidential election in that Sinte. It is and that over \$10,000 or work a was ploton deposit in the Hank of California. The point of World wagers were made was whether digrand of Hanks with dearry the State. Now all the Democratics of World Carry the State. to had long ago know become to a more first, to be in fully, to find and one vote in the tallering electrical colonies, the restlement whether its full tallering in the constitution is whether the constitution in which is the constitution in the cons Harrook has carried the State in the sense meant to be terms of the betting. Several lawsouts have been begannative studies the new will all be declared of

For many years there has existed a feelting at pairous between the amount ear of those a fi the searcer of Havre. Bonen was an investment town whom there was making more than a fabric subsenot their relative positions have numerious a great frame since them, and Havre big new apopulation of most polarize as that of Homen, which is set if the stand the Sense Interpeter, and where the expression placed in a position of previous and for love of the four of the sense. The architecture of fines were the Scine Martine of which there would be succeed the Scine Martine of which there would be a succeeding and they have the martine of the four o

Blohard Wagner recently broadst an e had presented this tiles, written usedstars, in partial payment combined pay the very considerable two